



GROUP LONG TERM DISABILITY INSURANCE

Protect your income while coping with a long-lasting disability.

Long Term Disability insurance can help protect your income if you can't work due to a qualifying disability. It can also help you get back to work when you're ready. Whether you're out for a few months or years, this benefit can help you protect your income — and those who depend on it.

Long Term Disability insurance may help protect your income if you can't work and don't get your regular paycheck.

Long Term Disability insurance can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage may help replace part of your paycheck, which can help protect your lifestyle and savings.

You can get help returning to work when you're ready. This Long Term Disability coverage includes incentives and assistance to help you get back to work. The Standard may also help pay the costs of modifying your workplace to accommodate your needs.

One in four 20-year-olds will become disabled before reaching age 67. And one in 10 Americans live with severe disability.* Long-term disabilities can be caused by accidents but also by illnesses such as cancer and heart disease. How many paychecks could you miss? **Long Term Disability insurance can help you maintain your lifestyle and pay for things like:**



Housing Costs



Groceries



Car Insurance



College Tuition

*Source: Basic Facts, U.S. Social Security Administration, June 2018

Long Term Disability Insurance

What Your Benefit Provides

This is the amount per month you would receive if you experience a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

When you apply for coverage, you may elect Plan 1, 2, 3 or 4. A later change in your plan selection may be subject to a new preexisting condition exclusion with respect to coverage under the newly elected Plan.

Benefit Percentage

Plans 1 and 2: Your monthly benefit is 60 percent of the first \$12,000 of your insured predisability earnings reduced by deductible income

Plans 3 and 4: Your monthly benefit is 66 2/3 percent of the first \$12,000 of your insured predisability earnings reduced by deductible income

Monthly Benefit Amount

Plans 1 and 2: \$7,200 Maximum/\$50 Minimum

Plans 3 and 4: \$8,000 Maximum/\$50 Minimum

Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit.

If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for the applicable period shown below, and remain disabled. Benefits are not payable during the benefit waiting period.

Plans 1 and 3: 90 days

Plans 2 and 4: 180 days

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

See the Important Details section for more information, including requirements, limitations, exclusions and definitions.

Additional Features

24 Hour Coverage

24-hour LTD plans provide coverage for disabilities occurring on or off the job.

Help With Returning To Work

If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.

If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.

Survivors Benefit

If you die while LTD benefits are payable, a survivors benefit equal to three times your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).

Family Care Expense Benefit

Applies when a disabled employee has returned to work and continues to receive LTD benefits. For 24 months, a portion of expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from the amount of your work earnings.

Assisted Living Benefit

Your benefit will be increased by the percent of your predisability earnings shown below when you are unable to perform two or more Activities of Daily Living or suffering severe cognitive impairment. The maximum benefit amount cannot exceed \$5,000 in addition to the LTD benefit.

Plans 1 and 2: 20%

Plans 3 and 4: 13 1/3%

How Much Your Coverage Costs

Because this insurance is offered through State of Oregon, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

Percent of Insured Earnings:

Plan 1 – 60% Benefit 90-day BWP	0.608
Plan 2 – 60% Benefit 180-day BWP	0.220
Plan 3 – 66 2/3 Benefit 90-day BWP	1.380
Plan 4 – 66 2/3 Benefit 180-day BWP	0.350

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your monthly earnings (cannot be more than \$12,000).}}{\text{Enter your selected rate from the rate percent of insured earnings options above.}} \times \frac{\text{Enter your selected rate from the rate percent of insured earnings options above.}}{100} = \text{This amount is an estimate of how much you'd pay each month.}$$

As you consider Long Term Disability insurance, evaluate what makes sense for you.

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you with housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/disability/needs](https://www.standard.com/disability/needs).

If you have questions regarding how to determine your earnings, please contact your agency or university representative.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of a PEBB Participating Organization as defined in Oregon Administrative Rules (OAR) 101-010-0005, who is regularly scheduled to work and who meets the terms of eligibility for insurance under the group policy outlined in the PEBB Administrative Rules

Seasonal/intermittent employees, employees scheduled to work less than 90 days, temporary employees, and full-time members of the armed forces are not eligible.

Employee Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period
- Apply for coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your agency or university representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when:

- You are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation.

You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
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69+	1 year

Exclusions

With regard to the Assisted Living Benefit, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition Period

For the Assisted Living Benefit: The 3-month period just before your Assisted Living Benefit coverage becomes effective.

For the LTD Benefit: The 90-day period just before your insurance becomes effective.

Exclusion Period: 12 months

Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Confined for any reason in a penal or correctional institution

In addition, payment of LTD benefits is limited in duration if your disability is caused or contributed to by mental disorders.

When Your Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

Deductible Income

Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary contribution (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan, including PERS
- Benefits under any state disability income benefit law or similar law from your employer's retirement plan which are not attributable to your contributions
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above
- If you are employed by the Oregon University System, any benefits under any employer-sponsored individual disability insurance arranged for individuals in a common group

When Your Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The last day of the calendar month in which your employment terminates*
- The date the group policy terminates
- The date you cease to be a member* (insurance may continue for limited periods under certain circumstances)

*If premium contribution for the next calendar month is made prior to the date your employment terminates or prior to the date you cease to be a member, insurance will end on the last day of the calendar month following the month in which your employment terminates or you cease to be a member.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP399-LTD/TRUST, GP899-LTD,
GP209-LTD, GP608-LTD,
GP190-LTD/ASSOC/S399,
GP190-LTD/TRUST/S399,
GP491-LTD/TRUST/S399

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